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PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Customer No.:	23641	}
Application No.:	10/816120	}
Confirmation No.:	8496	}
Filing Date:	April 1, 2004	}
Attorney Docket No.:	26893/82699	}
First Named Inventor:	Gaubatz, Dieter S	}
Group Art Unit:	Julius J. Chung	}
Examiner Name:	Paul T. Chin	}
Title:	SYSTEM AND METHOD FOR EVALUATING PREFERRED RISK DEFINITIONS	}

RESPONSE TO RESTRICTION REQUIREMENT

Commissioner of Patents
P. O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the June 24, 2008 restriction requirement, Applicants elect to have examination of Group I as defined by the Examiner on page 2 of the Restriction document. As indicated by the Examiner, Claims 1-10, 21-30 and 44-46 are readable on the elected species. This election is made without traverse.

Applicants specifically reserve the right to file one or more divisional applications which include claims directed to the non-elected invention. Applicants submit that this application is in condition for favorable consideration, culminating in allowance. Such action is respectfully requested.

In the event an extension of time under 37 CFR §1.136 is deemed necessary or appropriate for the timely filing of this document, Applicants hereby petition for such extension of time. Applicants hereby authorize the Commissioner to charge any additional fees required or credit any overpayments to Deposit Account No. 02-1010 (26893-82699).

Respectfully submitted,

/BBG/
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